

EXHIBIT B

11/7/96

THE "ALLOWANCE CARD",

This idea was sent registered mail to its creator and founder Michael J. Pasciullo who resides at 50 Canby Drive in Bayville N.J. 08721.

What is the Allowance Card, who uses it, how is it used, when is it used, why it is used, and future uses also will be discussed in this letter. See the enclosed 6 drawings for a description of the Allowance Card.

The Allowance CARD.

1. It is used by Siblings, Children, and others who are dependant on wage earners to offer financial assistance to the Allowance Card users, college students, handicapped people, also.
2. The Allowance CARD disciplines and controls how much money the wage earners supplement their dependents on a weekly basis, or monthly basis.
3. The Allowance CARD disciplines the users to control their spending habits.

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4. The Allowance CARD documents the date, place, amount and items that were purchased by the user.

5. The Allowance CARD allows the user to spend only what is in the account by approximations of the wage earners.

6. The Allowance CARD allows quick and direct money transfers if necessary to the user without large fees like Western Union.

7. The Allowance CARD controls monies that are dispensed for certain purchases by the wage earners for their dependents.

8. The Allowance CARD prohibits minors or dependents from possible purchases of Alcohol, Tobacco, or Controlled Dangerous Substances.

9. The Allowance CARD can limit dollar amounts ^{per purchase} per day that are charged to the Allowance CARD.

10. Attributed to the world currency market to help in a moneyless society.

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11. The Allowance CARD helps the wage earners to budget their money, help their personal cash flow or help them when money is tight, to enable them to make transfers from their credit card to the allowance CARD.

The Philosophy of the Allowance Card and how it works is very simple. A major credit card company RE: VISA, Mastercard, DISCOVERY, Amex will be the support. Say John Doe has a card such as those stated above. He has a son & daughter in high school and wants to give them a monthly allowance. Instead of just handing out money and where they are spending it. He has the card company issue 2 allowance cards under his main account. He tells the card company to take \$80 dollars a month charge it to his account and put \$40 to each of his children's allowance cards. They can only spend that \$40 dollars no more if they choose to spend it quicker or slower within the month it is their choice the parent is disciplined not to give them anymore money until the next month and the kids are disciplined by the Allowance Card constraints.

Phil J. Pianta
Creator

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